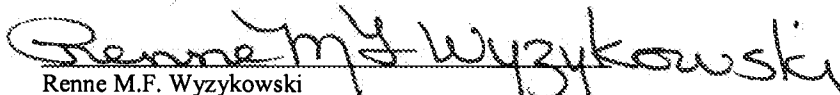


## PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE  
AMENDMENT TRANSMITTAL LETTER**

*I hereby certify that this correspondence is being electronically filed with the United States Patent and Trademark Office on August 16, 2007 at or before 11:59 p.m. Pacific Time under the Rules of 37 CFR § 1.8.*

  
Renne M.F. Wyzykowski

Applicant : Adi Harari  
Application No. : 09/928,036  
Filed : August 8, 2001  
Title : METHODS AND SYSTEMS FOR AUTOMATED LOAN  
ORIGINATION, PROCESSING AND APPROVAL  
Grp./Div. : 3692  
Examiner : Timothy M. Harbeck  
Customer No. : 23363  
Docket No. : 45388/G453

Confirmation No. 5221

**Mail Stop AMENDMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Post Office Box 7068  
Pasadena, CA 91109-7068  
August 16, 2007

Commissioner:

Enclosed is an amendment to the above-identified application.

| CLAIMS AS AMENDED  |   |                               |                           |                      |                      |     |
|--|---|-------------------------------|---------------------------|----------------------|----------------------|-----|
|  | Claims<br>Remaining<br>After<br>Amendment | Highest<br>Number<br>Paid For | Number<br>Extra<br>Claims | Small Entity<br>Rate | Large Entity<br>Rate | FEE |
| Total Claims Fee   | 29  | *32                           | 0                         | 0 x \$25.00          | x \$50.00            | -0- |
| Independent Claims   | 3   | ** 6                          | 0                         | 0 x \$100.00         | x \$200.00           | -0- |
| Multiple Dependent<br>Claims ***   |   |                               |                           | \$180.00             | \$360.00             | -0- |
| TOTAL FILING<br>FEE  |   |                               |                           |                      |                      | -0- |
| NO ADDITIONAL<br>FEE REQUIRED  | IF NO FEE REQUIRED, INSERT "0"            |                               |                           |                      |                      | -0- |
| LIST INDEPENDENT CLAIMS: 1, 13, 22   |   |                               |                           |                      |                      |     |
| * IF HIGHEST NUMBER PREVIOUSLY PAID FOR IS 20 OR LESS, WRITE "20" IN COLUMN 3<br>** IF HIGHEST NUMBER PREVIOUSLY PAID FOR IS 3 OR LESS, WRITE "3" IN COLUMN 3<br>*** PAY THIS FEE ONLY WHEN MULTIPLE DEPENDENT CLAIMS ARE ADDED FOR THE FIRST TIME |   |                               |                           |                      |                      |     |

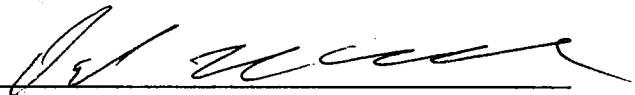
**Amendment Transmittal Letter**  
**Application No. 09/928,036**

\_\_\_\_\_ Attached is our check for \$ to pay the fees calculated above.  
X\_\_\_\_\_ A Petition for Extension of Time and the required fee are enclosed.  
\_\_\_\_\_ Other enclosures:

The Commissioner is hereby authorized to charge any fees under 37 CFR 1.16 and 1.17 which may be required by or to give effect to this paper to Deposit Account No. 03-1728. Please show our docket number with any charge or credit to our Deposit Account.

Respectfully submitted,

CHRISTIE, PARKER & HALE, LLP

By   
Daniel M. Cavanagh  
Reg. No. 41,661  
626/795-9900

DMC/rmw

RMW IRV1108285.1-\* -08/16/07 5:09 PM